FORM B1				s Bankrup istrict of Ne					Voluntary Petition
Name of Debt <b>Keller, Ken</b>		dual, enter l	Last, First,	Middle):		Name of	Joint Debto	or (Spouse) (Last	, First, Middle):
All Other Nan (include marrie				years				ed by the Joint Daiden, and trade	Debtor in the last 6 years names):
Last four digits (if more than one,	state all):	. No. / Com	plete EIN or	r other Tax I.D.	No.		digits of So		nplete EIN or other Tax I.D. No.
Street Address 3506 Silver Warsaw, N	of Debtor ( Springs R	No. & Stree	et, City, Stat	e & Zip Code):		Street Ad	dress of Joi	nt Debtor (No. &	Street, City, State & Zip Code):
County of Res Principal Place		147	ming				of Residence Place of B		
Mailing Addre			nt from stre	et address):					different from street address):
Location of Pr (if different fro	-								
preceding	as been dom g the date of	this petition	n or for a lo	onger part of su	ich 180 d	ays than	n any other		District for 180 days immediately istrict.
☐ Individua ☐ Corporati ☐ Partnersh ☐ Other	on	btor (Check	☐ Rai ☐ Stoo ☐ Cor		r	■ Cha	the pter 7 pter 9		pter 12
☐ Debtor is ☐ Debtor is	r/Non-Busin er 11 Small a small bus	Business (siness as det to be consider	fined in 11			☐ Filin Mu cert	st attach sig ifying that th	paid in installme ned application f	nts (Applicable to individuals only.) or the court's consideration e to pay fee except in installments.
Debtor es	stimates that stimates that	funds will , after any	be available exempt prop	es only) for distribution perty is exclude unsecured crea	d and adr			paid, there	THIS SPACE IS FOR COURT USE ONLY
Estimated Nun	nber of Cred	litors	1-15	16-49 50-99	100-199	200-999	1000-over		
Estimated Assessors \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,00 \$50 million		50,000,001 to 100 million	More than \$100 million	
Estimated Deb \$0 to \$50,000	ts \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,00 \$50 million		50,000,001 to 100 million	More than \$100 million	

Official Form 1) (12/03)  Voluntary Petition	Name of Debtor(s):	FORM B1, Page 2
(This page must be completed and filed in every case)	Keller, Kenneth D.	_
Prior Bankruptcy Case Filed Within Last 6		•
Location Where Filed: - None -	Case Number:	Date Filed:
	A GOOD A GALL TO TAKE A CASE	
Pending Bankruptcy Case Filed by any Spouse, Partner, or	•	•
Name of Debtor:  None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint)		Exhibit A
I declare under penalty of perjury that the information provided in this petition is true and correct.		is required to file periodic reports (e.g., forn curities and Exchange Commission pursuant
[If petitioner is an individual whose debts are primarily consumer debts		Securities Exchange Act of 1934 and is
and has chosen to file under chapter 7] I am aware that I may proceed	requesting relief under chap	
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	☐ Exhibit A is attached	and made a part of this petition.
the relief available under each such chapter, and choose to proceed under chapter 7.		Exhibit B
I request relief in accordance with the chapter of title 11, United States		npleted if debtor is an individual ots are primarily consumer debts)
Code, specified in this petition.		oner named in the foregoing petition, declare
X /s/ Kenneth D. Keller		titioner that [he or she] may proceed under
Signature of Debtor Kenneth D. Keller		itle 11, United States Code, and have
-	explained the relief availab	
X	X /s/ David M. DiMat	
Signature of Joint Debtor	Signature of Attorney to David M. DiMatteo	
Talanhana Nyumban (If not namesanted by attamay)		Exhibit C
Telephone Number (If not represented by attorney)	Does the debtor own or have	ve possession of any property that poses
January 31,2005	a threat of imminent and id- safety?	entifiable harm to public health or
Date	1 ,	s attached and made a part of this petition.
Signature of Attorney	■ No	
X /s/ David M. DiMatteo 154542	Signature of	Non-Attorney Petition Preparer
Signature of Attorney for Debtor(s)	_	ptcy petition preparer as defined in 11 U.S.C
David M. DiMatteo 154542	§ 110, that I prepared this d	locument for compensation, and that I have
Printed Name of Attorney for Debtor(s)	provided the debtor with a	copy of this document.
David M. DiMatteo		
Firm Name 116 North Main Street	Printed Name of Banki	ruptcy Petition Preparer
PO Box 190		
Warsaw, NY 14569-0190	Social Security Number	er (Required by 11 U.S.C.§ 110(c).)
Address Email: odavidmd@rochester.rr.com		
585-786-2110 Fax: 585-786-0126	·	
Telephone Number	Address	
January 31,2005  Date	Names and Social Seco	urity numbers of all other individuals who
	prepared or assisted in	preparing this document:
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this		
petition is true and correct, and that I have been authorized to file this		
petition on behalf of the debtor.	TC d	1.41. 1 1.11.2. 1.
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	If more than one person sheets conforming to the	n prepared this document, attach additional he appropriate official form for each person.
X Signature of Authorized Individual	X Cionatura of Dankments	cy Petition Preparer
Signature of Authorized Individual	Signature of Bankrupto	zy reddon riepaier
Printed Name of Authorized Individual	Date	
Finited Name of Authorized Individual		
Title of Authorized Individual		preparer's failure to comply with the
THE OF AUTHORIZED HIGHVIDUAL		nd the Federal Rules of Bankruptcy n fines or imprisonment or both. 11
Date	U.S.C. § 110; 18 U.S.C	
Duit	Ī	

In re	Kenneth D. Keller		Case No.	
-		Debtor		
			Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	2	60,000.00		
B - Personal Property	Yes	4	29,811.31		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		101,182.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		24,917.25	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,986.23
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,772.00
Total Number of Sheets of ALL S	chedules	15			
	Т	otal Assets	89,811.31		
			Total Liabilities	126,099.25	

In re	Kenneth D. Keller	Case No.
_		,

Debtor

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

			Claim of Exemption	
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

**Perry School District** 

Sub-Total > 60,000.00 (Total of this page)

Total > 60,000.00

continuation sheets attached to the Schedule of Real Property Case 1-05-11029-MJK, Doc 1,

(Report also on S Entered 02/

LIBER 626 PAGE 948



# This Indenture,

Made the Ninety-two 4726 day of

Between

KENNETH KELLER, 3522 Oatka Road, Warsaw, New York 14569
PATRICIA A. HENDRICKSON, 6180 Bauer Road, Warsaw, New York 14569
CAROL L. QUIGLEY, 3580 Saddlemire Road, Binghamton, New York 13903
KAREN J. BLANKE, 7639 Old State Road, Pavilion, New York 14525

parties of the first part, and

KENNETH KELLER, 3522 Oatka Road, Warsaw, New York 14569

Witnesseth that the part ies

part y of the second part, of the first part, in consideration of

One and more----

Dollar  $(\$_{1.00 + /-})$ 

lawful money of the United States,
paid by the part y of the second part, do es hereby remise, release and quitclaim
unto the part y of the second part, his heirs and assigns forever, all

ALL THAT TRACT OR PARCEL OF LAND, situtate in the Town of Warsaw, County of Wyoming and State of New York, being part of Lot 2, Township 9, Range 1 of the Holland Land Company's Survey, bounded and described as follows:

Beginning in the centerline of the Oatka Road at the Northwest corner of Lot 2; thence North 89 degrees 17' East on the centerline of said Oatka Road a distance of 181.5 feet to a point; thence South 10 degrees 55' West on the centerline of Silver Springs Road a distance of 289.4 feet to a point; thence South 89 degrees 17' West a distance of 126.5 feet to the West line of said Lot No. 2; thence North a distance of 283.5 feet to the place of beginning.

ALSO ALL THAT TRACT OR PARCEL OF LAND, situate in the Town, County and State aforesaid, being part of Lot 10, Township 9, Range 1 of the Holland Land Company's Survey, bounded and described as follows:

Beginning in the centerline of Oatka Road at the Northeast corner of lot 10; thence South on the East boundary line of said lot 10 and being the West boundary line of lands conveyed to Harold Keller and Arthur Keller by Deed recorded in the Wyoming County Clerk's Office in Liber 280 of Deeds at page 39 a distance of 283.5 feet to the Southwest corner of said lands; thence South 89 degrees 17' West a distance of 28.5 feet to the center of the East branch of Oatka Creek; thence in the center of said creek as it is located in 1963, following two courses: 1) North 02degrees 28' West a distance of 137.0 feet to a point; 2) North 21 degrees 18' West a distance of 130.0 feet to the South boundary line of said Oatka Road; thence North 00 degrees 43' West on the centerline of culvert under said Oatka Road a distance of 24.8 feet to the centerline of said road; thence North 89 degrees 17' East a distance of 77.1 feet to the place of beginning.

Being the same premises conveyed to Harold Keller by Deed recorded in the Wyoming County Clerk's Office in Liber 286 of Deeds at page 409 on May 29, 1953 and by Deed recorded July 19, 1963 in Liber 348 of Deeds at page 239.

Case 1-05-11029-MJK, Doc 1, Filed 02/15/05, Entered 02/15/05 12:40:37, Description: Main Document, Page 5 of 31

Kenneth D. Keller	Ken	neth	D. I	Keller
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Case No.	

Debtor

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	1 1 7 0	J 1	1	1 3
	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	ICS Federal Credit Union Acct 1050 Girdle Road Elma, NY 14059	-	75.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	Wyoming County Bank Acct 1558 55 North Main Street Warsaw, NY 14569	-	90.00
		Wyoming County Bank Acct 8309 55 North Main Street Warsaw, NY 14569	-	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Washer (10 yrs old), Dryer (5 yrs old), 32" Samsung TV (4 yrs old), Dell Computer (7 yrs old), Stereo, Kitchen Table and Chairs, Livingroom Set, 1 Bed, 2 Dressers Location: 3506 Silver Springs Road, Warsaw NY	-	1,100.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	30 (approx) Memoris of Yesterday Figurines Location: 3506 Silver Springs Road, Warsaw NY	-	400.00
6.	Wearing apparel.	Clothing for One Adult Location: 3506 Silver Springs Road, Warsaw NY	-	100.00
7.	Furs and jewelry.	x		

Sub-Total >	1,815.00
(Total of this page)	

Kenn	eth	D	Kطا	ler
Kellii	eui	υ.	Vel	EI.

Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Steuben Foods Inc Savings Plan Contract 4287 1150 Maple Road Elma, NY 14059	-	6,163.86
			Steuben Foods Inc Retirement Plan Contract # 6369 Steuben Foods Inc 1150 Maple Road Elma, NY 14059-9573	-	8,657.45
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor		Tax Refund 2004 State	-	607.00
	including tax refunds. Give particulars.		Tax Refund 2004 Federal	-	4,348.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached

19,776.31

Sub-Total >

(Total of this page)

Kenn	eth	D.	Keller

Case No.
Case No.

Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	х			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Ford F150 Pick UP 58,000 miles Location: 3506 Silver Springs Road, Warsaw NY	-	7,800.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.		1 Beagle Dog (12 yrs old) Location: 3506 Silver Springs Road, Warsaw NY	-	20.00

Sub-Total >	7,820.00
(Total of this page)	

Kenneth D. Keller
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Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

		*		
Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Crops - growing or harvested. Give particulars.	× X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed	. <b>X</b>			
33. Other personal property of any kine not already listed.	L	960 Manufactured Mobile Home (Rough Shape) ocation: 3506 - 3114 Silver Springs Road, Warsaw IY	-	50.00
		lurry Lawnmower (8 yrs old) 32" deck ocation: 3506 Silver Springs Road, Warsaw NY	-	100.00
	(4	nowblower, Welder (20 yrs old), Air Compressor 40 yrs old), Misc. Hand Tools ocation: 3506 Silver Springs Road, Warsaw NY	-	250.00

Sub-Total > 400.00 (Total of this page) Total > 29,811.31

re	Kanna	ath D	. Kellei
re	renne	tui D	. Nellel

Case No.	

Debtor

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

In

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Value of Current Market Value of Specify Law Providing Property Without Deducting Exemption Description of Property Claimed Each Exemption Exemption Checking, Savings, or Other Financial Accounts, Certificates of Deposit 75.00 **ICS Federal Credit Union** NYCPLR § 5205(d)(2) 75.00 Acct 1050 **Girdle Road** Elma, NY 14059 **Wyoming County Bank** NYCPLR § 5205(d)(2) 90.00 90.00 Acct 1558 55 North Main Street Warsaw, NY 14569 **Wyoming County Bank** NYCPLR § 5205(d)(2) 50.00 50.00 Acct 8309 55 North Main Street Warsaw, NY 14569 **Household Goods and Furnishings** Washer (10 yrs old), Dryer (5 yrs old), 32" NYCPLR § 5205(a)(5) 1,100.00 1,100.00 Samsung TV (4 yrs old), Dell Computer (7 yrs old), Stereo, Kitchen Table and Chairs, Livingroom Set, 1 Bed, 2 Dressers Location: 3506 Silver Springs Road, Warsaw NY Books, Pictures and Other Art Objects; Collectibles 30 (approx) Memoris of Yesterday Figurines NYCPLR § 5205(a)(2) 400.00 400.00 Location: 3506 Silver Springs Road, Warsaw NY **Wearing Apparel** Clothing for One Adult NYCPLR § 5205(a)(5) 100.00 100.00 Location: 3506 Silver Springs Road, Warsaw NY Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans Steuben Foods Inc NYCPLR § 5205(e) 6,163.86 6,163.86 Savings Plan Contract 4287 1150 Maple Road Elma, NY 14059 Steuben Foods Inc Retirement Plan NYCPLR § 5205(e) 8,657.45 8,657.45 Contract # 6369 Steuben Foods Inc 1150 Maple Road Elma, NY 14059-9573 Other Liquidated Debts Owing Debtor Including Tax Refund Tax Refund 2004 State **NYCPLR § 5205(a)** 607.00 607.00 Tax Refund 2004 Federal NYCPLR § 5205(a) 4,348.00 4,348.00

\_\_\_\_\_\_continuation these 11-05-11029-NGK, Property Claimed File 202/15/05, Entered 02/15/05 12:40:37,

Debtor

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

	(Continuation Sheet)		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Animals 1 Beagle Dog (12 yrs old) Location: 3506 Silver Springs Road, Warsaw NY	NYCPLR § 5205(a)(4)	20.00	20.00
Other Personal Property of Any Kind Not Already 1960 Manufactured Mobile Home (Rough Shape) Location: 3506 - 3114 Silver Springs Road, Warsaw NY	<u>Listed</u> Debtor & Creditor Law § 283(2)	50.00	50.00
Murry Lawnmower (8 yrs old) 32" deck Location: 3506 Silver Springs Road, Warsaw NY	Debtor & Creditor Law § 283(2)	100.00	100.00
Snowblower, Welder (20 yrs old), Air Compressor (40 yrs old), Misc. Hand Tools Location: 3506 Silver Springs Road, Warsaw NY	Debtor & Creditor Law § 283(2)	250.00	250.00

In re	Kenneth D. Keller	Case No	
_		Debtor	

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no cred			ng secured claims to report on this Schedule D.				
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C C C E B T C R	) N H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	G E	UN LIQUIDA	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. 5058			6/2001	T	A T E D		
ABN-AMRO 2600 West Big Beaver Road Troy, MI 48084		-	First Mortgage Location: 3506 Silver Springs Road, Warsaw NY Town of Warsaw Perry School District		В		
		$\downarrow$	Value \$ 60,000.00	$\sqcup$	_	63,590.00	0.00
Account No. 9127  Household Finance Corp. 4154 McKinley Parkway McKinley Commons Buffalo, NY 14219		-	11/2001 Second Mortgage Location: 3506 Silver Springs Road, Warsaw NY Town of Warsaw Perry School District				
			Value \$ 60,000.00	Ш	$\perp$	26,281.00	0.00
M&T Bank PO Box 767 Buffalo, NY 14240		-	11/2001 Security Agreement 2001 Ford F150 Pick UP 58,000 miles Location: 3506 Silver Springs Road, Warsaw NY				
Account No.		+	Value \$ 7,800.00	H	+	11,311.00	3,511.00
			Value \$				
continuation sheets attached		•	S (Total of t	Subto his p		101,182.00	
				T	otal	101,182.00	

Case 1-05-11029-MJK, Doc 1, Filed 02/15/05, Entered 02/15/05 12:40:37

(Report on Summary of Schedules)

In re	Kenneth D. Keller	Case No	
_		.,	
		Debtor	

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled ree c

Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these the columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule n the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of a proportion of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ndependent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the exestation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the ressation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
☐ Deposits by individuals

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

### ☐ Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

#### ☐ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

## ☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re	Kenneth D. Keller	Case No.	
•		Debtor	

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding to	nse	cur	ed claims to report on this Schedule F.					
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH-ZGEZ	UNLIQUIDAT	I S F L T E	O S O U T E D	AMOUNT OF CLAIM
Account No. 2348			7/2003	T	T E D			
Lando Resorts Corporation 5405 Diplomat Circle Orlando, FL 32810	x	J	Time Share		D			4,518.86
Account No. 8668	t	T	4/2001	T	┢	t	$\dagger$	
Law Offices of Cohen & Slamowitz, LLP 199 Crossways Park Dr Woodbury, NY 11797		н	Discover Bank credit card Judgment Index # 35294/04					
								5,187.51
Account No. 5946  NCO Financial Systems, Inc. PO Box 41417 Philadelphia, PA 19101		н	11/1997 Chase Manhattan Bank credit card Titan Recovery Group, LLC					
	_	lacksquare		$\perp$	╙	Ļ	$\downarrow$	14,422.50
Account No. 7081  Resort Financial Specialists PO Box 59323 Orlando, FL 32859	x	J	5/2004 upkeep on Time Share Parkway International II Owners Association, Inc.					788.38
		Щ		Subt	L tota	⊥ ıl	+	
continuation sheets attached			(Total of t				) [	24,917.25
			(Report on Summary of So		Tota lule			24,917.25

In re	Kenneth D. Keller		Case No.	
		Debtor		

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

In re	Kenneth D. Keller	Case No	
_		, Debtor	

## SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	
Linda H. Keller (Alvarado) 1259-4 North Red Oak Circle Round Lake, IL 60073	Resort Financial Specialists PO Box 59323 Orlando, FL 32859	
Linda H. Keller (Alvarado) 1259-4 North Red Oak Circle Round Lake, IL 60073	Lando Resorts Corporation 5405 Diplomat Circle Orlando, FL 32810	

☐ Check this box if debtor has no codebtors.

In re	Kenneth D. Keller	Case No.	_
_		<del></del>	

Debtor

## SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

J 1	is fried, unless the spouses are separated and a joint petitic	711 13 HOT	med.		
Debtor's Marital Status:	DEPENDENTS OF DEBT	OR ANI	O SPOUSE		
	RELATIONSHIP	AGI	3		
	None.				
Divorced					
Divorced					
EMPLOYMENT:	DEBTOR		SPOUS	E	
Occupation Ma	aintenance				
_	euben Foods Incorporated				
	yrs				
•	50 Maple Road				
	ma, NY 14059				
	average monthly income)		DEBTOR	S	SPOUSE
Current monthly gross wa	ges, salary, and commissions (pro rate if not paid monthly)	\$	3,579.33	\$	N/A
Estimated monthly overting	ne	\$	0.00	\$	N/A
SUBTOTAL		\$	3,579.33	\$	N/A
LESS PAYROLL DE	DUCTIONS				
a. Payroll taxes and se	ocial security	\$	989.52	\$	N/A
b. Insurance		\$	121.59	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify) Cre	edit Union, Finan, Ltd	\$	338.82	\$	N/A
<u>401</u>	<u>IK</u>	\$	143.17	\$	N/A
SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$	1,593.10	\$	N/A
TOTAL NET MONTHLY	TAKE HOME PAY	\$	1,986.23	\$	N/A
Regular income from open	ration of business or profession or farm (attach detailed				
statement)	•	\$	0.00	\$	N/A
Income from real property		\$	0.00	\$	N/A
Interest and dividends		\$	0.00	\$	N/A
Alimony, maintenance or	support payments payable to the debtor for the debtor's use				
or that of dependents liste	d above	\$	0.00	\$	N/A
Social security or other go	overnment assistance				
(Specify)		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
	ome	\$	0.00	\$	N/A
Other monthly income		•		Ф	p.,,
(Specify)		\$	0.00	\$	N/A
TOTAL MONTHLY INC	OME	<b>3</b>	0.00	<u>\$</u>	N/A N/A
		\$	1,986.23	\$	
TOTAL COMBINED MC	NTHLY INCOME \$ 1.986.23	(1	Report also on Sur	nmarv of	Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Kenneth D. Keller	Case No

Debtor

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

In re

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

re real estate taxes included?	iude fot rented for	mobile home)		1,255.00
	Yes <b>X</b>	No		
property insurance included?	YesX	No		
ilities: Electricity and heating fuel			\$ <u> </u>	195.00
Water and sewer			\$	0.00
Telephone			\$	30.00
Other Cable			\$	48.00
ome maintenance (repairs and upkee	p)		\$	100.00
ood				300.00
othing			\$	75.00
undry and dry cleaning			\$ <u> </u>	5.00
edical and dental expenses			\$	50.00
ansportation (not including car payr				
ecreation, clubs and entertainment, n				
naritable contributions				
surance (not deducted from wages o			`	
Homeowner's or renter's				0.00
			· · · · · · · · · · · · · · · · · · ·	
			· —	
ixes (not deducted from wages or in			_ · · · · · · · · · Ψ <u> </u>	0.00
		entgage payments)	\$	0.00
stallment payments: (In chapter 12 a				
				429.00
Other				0.00
				0.00
				0.00
imony, maintenance, and support pa				
syments for support of additional de	•			
egular expenses from operation of bu		*	· —	
her				0.00
			_ · · · · · · · <u>\$</u>	0.00
her				

In re	Kenneth D. Keller		Case No.		
		Debtor(s)	Chapter	7	
	DECLARATION	CONCERNING DEBTOR'S	SCHEDUL	ES	
	DECLARATION UNDER	PENALTY OF PERJURY BY INI	DIVIDUAL DE	EBTOR	

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <a href="mailto:sheets">16</a> sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date	January 31,2005	Signature	/s/ Kenneth D. Keller
			Kenneth D. Keller
			Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Best Case Bankruptcy

Form 7 (12/03)

## United States Bankruptcy Court Western District of New York

In re	Kenneth D. Keller		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None
П

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT <b>\$42,079.00</b>	SOURCE (if more than one) 2003- Steuben Foods Incorporated 1150 Maple Road Elma, NY 14059
\$54,760.37	2004- Steuben Foods Incorporated 1150 Maple Road Elma, NY 14059
\$5,298.79	2005 - Stueben Foods Incorporated 1150 Maple Road Elma, NY 14059

#### 2. Income other than from employment or operation of business

**SOURCE** 

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

#### 3. Payments to creditors

None 

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING
ABN-AMRO	10/2004	\$751.00	\$63,590.00
2600 West Big Beaver Road			
Troy, MI 48084			
Household Finance Corp.	10/2004	\$507.00	\$26,281,00
4154 McKinley Parkway		• • • • • • • • • • • • • • • • • • • •	, ,, -
McKinley Commons			
Buffalo, NY 14219			

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING **Consumer Credit** 

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Discover Bank vs. Kenneth D. Keller

Transaction

**Wyoming County Supreme** Court

Judgment granted \$5,187.51

Index # 35294/04

Warsaw, New York

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Solidium Debt Management
Dean Rosen & Associates LLP
1920 Main Street
Suite 450
Irvine, CA 92614

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

1 year worth of payments at \$182.00 per month ending 2/2004

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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NAME AND ADDRESS OF PAYEE David M. DiMatteo 116 North Main Street PO Box 190 Warsaw, NY 14569-0190

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 7/13/2004; 8/4/2004; 9/27/2004

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred

either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

## 14. Property held for another person

None 

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Patricia Hendrickson 6180 Bauer Road Warsaw, NY 14569

DESCRIPTION AND VALUE OF PROPERTY 1999 Ford Taurus \$4000

LOCATION OF PROPERTY 3506 Silver Springs Road Warsaw, NY 14569

#### 15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

**TAXPAYER** 

NATURE OF BUSINESS

**BEGINNING AND ENDING** 

NAME I.D. NO. (EIN) ADDRESS

DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. None

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

**ADDRESS** NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

## 20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

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None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

 ${\bf 23}$  . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an

employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury	y that I have read the answ	ers contained in the	foregoing statement	of financial affairs	and any attachments	thereto
and that they are true and correct	•					

Date January 31,2005	Signature	/s/ Kenneth D. Keller
		Kenneth D. Keller
		Debtor
Penalty for making a false statement: Fine of up to	\$500,000 or imprison	ment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

In re	Kenneth D. Keller			C	ase No.		
			Debtor(s)	C	hapter	7	
	CHAPTER 7 INDIVI	DUAL DEBT	OR'S STA	TEMENT O	F INT	ENTION	
1. I	have filed a schedule of assets and liabilit	ies which include	s consumer de	ebts secured by pr	roperty	of the estate.	
2. I	intend to do the following with respect to	the property of th	e estate which	h secures those co	onsumer	debts:	
	a. Property to Be Surrendered.						
1.	Description of Property Location: 3506 Silver Springs Road Town of Warsaw Perry School District	, Warsaw NY		itor's name -AMRO			
2.	Location: 3506 Silver Springs Road Town of Warsaw Perry School District	, Warsaw NY	Hous	ehold Finance C	Corp.		
3.	2001 Ford F150 Pick UP 58,000 miles Location: 3506 Silver Springs Road	, Warsaw NY	M&T	Bank			
	b. Property to Be Retained			[Chec	ck any a	pplicable sta	itement.]
	Description of Property -NONE-	Creditor's Name		Property is claimed as exempt	rede pur	perty will be eemed suant to 11 .C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Date	January 31,2005	Signature	/s/ Kennet				
			Dobtor				

In re	Kenneth D. Keller			Case No		
			Debtor(s)	Chapter	7	
	DISCLOSU	URE OF COMPE	NSATION OF ATTOI	RNEY FOR D	EBTOR(S)	
c	ompensation paid to me with	in one year before the fili	ale 2016(b), I certify that I a ng of the petition in bankruptcy of or in connection with the bankruptcy.	y, or agreed to be p	aid to me, for services	
	For legal services, I have	agreed to accept		\$	884.00	
	Prior to the filing of this s	tatement I have received.		\$	884.00	
	Balance Due			\$	0.00	
2. \$	<b>209.00</b> of the filing fee	has been paid.				
3. T	The source of the compensation	n paid to me was:				
	Debtor		Other (specify):			
4. T	The source of compensation to	be paid to me is:				
	Debtor		Other (specify):			
6. In a b c d	A copy of the agreement, to return for the above-disclose. Analysis of the debtor's fina. Preparation and filing of an Representation of the debtor. [Other provisions as needed Negotiations with reaffirmation agre 522(f)(2)(A) for avoidable of the agreement, the support of the above the support of the above the support of the agreement, the support of the above the above the above the support of the agreement, the support of the above the abo	ed fee, I have agreed to re ancial situation, and render by petition, schedules, state or at the meeting of credited as secured creditors to be the meeting of creditors to the meeting of the meeting of the meeting of the meeting the meeting of the meeting of t	_	he compensation is s of the bankruptcy ermining whether to may be required; and any adjourned he exemption plant ton and filing o	attached.  case, including: ofile a petition in bandearings thereof; ning; preparation	kruptcy; and filing o
7. E		the debtors in any dis	e does not include the following schargeability actions, jud		nces, relief from sta	ay actions o
			CERTIFICATION			
	certify that the foregoing is ankruptcy proceeding.	a complete statement of a	any agreement or arrangement f	or payment to me	or representation of th	ne debtor(s) in
Dated	January 31,2005		/s/ David M. DiMa David M. DiMatte David M. DiMatte 116 North Main S PO Box 190 Warsaw, NY 1456 585-786-2110 Fa odavidmd@roche	o 154542 o ttreet 69-0190 ix: 585-786-0126		

In re	Kenneth D. Keller		Case No.	
		Debtor(s)	Chapter 7	
	VER	IFICATION OF CREDITOR	MATRIX	
The abo	ove-named Debtor hereby verifies	that the attached list of creditors is true and co	orrect to the best of his/her knowledge	
Date:	January 31,2005	/s/ Kenneth D. Keller		_
		Kenneth D. Keller		
		Signature of Debtor		

ABN-AMRO 2600 West Big Beaver Road Troy, MI 48084

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Lando Resorts Corporation 5405 Diplomat Circle Orlando, FL 32810

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